

--- IMPORTANT INFORMATION ---
for
Indiana Disaster Assistance for Agriculture
June 2008

Farmers have been some of the worst hit by the flooding in southern and south central Indiana. Because of this, farmers have needs for individual home and personal property assistance; unemployment benefits; emergency loans; crop insurance; technical assistance for a variety of crop and livestock damage; and conservation programs to restore the land. This document is intended to give an overview of the assistance available.

It is very important for farmers to respond now to emergency and assistance programs; many of these programs are only available for a limited time. Your state and federal agricultural agencies strongly encourage you to review the information below to make sure you apply for all the assistance and relief programs for which you qualify.

INDIVIDUAL ASSISTANCE

Home and Personal Property: Before anything else, if you have had home or personal property loss you must apply for assistance via FEMA. This must be done within 60 days from the time of the emergency. Individual assistance provides financial assistance to households for rent, repairs, replacement of home and personal goods up to a **maximum of \$28,800** per household. FEMA aid is designed to complement rather than replace private insurance, so any claims paid by private companies will be taken into account in the determination of a FEMA grant. However, people may apply for FEMA aid while awaiting the adjudication of any private insurance claims they have made. This can be done via phone at 1-800-621-FEMA (1-800-621-3362) or online at www.fema.gov.

In addition to the individual assistance grants, FEMA works with the SBA to help victims obtain low interest, long term loans, up to \$200,000 for homeowners for the repair and/or replacement of homes, and up to \$40,000 for homeowners and renters for personal contents. Business owners can also apply for loans up to \$1.5 million. **IMPORTANT:** SBA business loans do not include agriculture. To fill out a Small Business Administration loan application call the SBA at 1-800-659-2955. **NOTE:** For homeowners and renters to receive the maximum amount of federal assistance available to you, you must fill out both the FEMA application and the SBA loan application. You do not have to take low interest loans if you do not wish, but it is very important to complete and submit the applications.

Farmers are encouraged to contact their insurance agent and file a claim with their property and auto insurance companies immediately. The Indiana Department of Insurance assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work. They also monitor insurance companies and agents for compliance with state laws to protect consumers. If farmers have concerns they can contact the department by phone at 1-800-622-4461 or online at www.in.gov/idoi/.

Unemployment Benefits: Farmers without crop or employment insurance may be eligible to receive Disaster Unemployment Assistance, because they are self employed and many no longer be able to do their job this season due to the flood. Farmers will need to show proof of self employment (for example

a tax form which can be available from the Indiana Department of Revenue). ***The maximum weekly benefit amount is \$390 for up to 6 months of unemployment.*** This is coming from federal disaster dollars, not state unemployment dollars. Farmers can talk with a representative at a WorkOne center, a disaster assistance center or contact the Department of Workforce Development by phone at 1-800-891-6499 or online at www.in.gov/dwd/ for more information and/or to apply. The deadline to file is July 19, 2008.

CROP ASSISTANCE

Emergency Loans: Many counties in Indiana have received agriculture disaster designation from USDA's Farm Service Agency (FSA) and farmers are eligible to apply for ***low-interest emergency loans*** from USDA to help cover their losses. Farmers in eligible counties have eight months from the date of the declaration to apply for the loans to help cover part of their actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. If you need assistance locating your local FSA office, the state FSA office can be reached by phone at 317-290-3030. For a list of primary and contiguous disaster counties, go to www.in.gov/isda/2783.htm.

Crop Insurance: Farmers are encouraged to ***contact their crop insurance agent and file a claim*** with their insurance company immediately.

Technical Assistance: Purdue Extension has developed an extensive amount of field crops resources that can be accessed on their website at www.extension.purdue.edu/eden/disastertopics/floodstorms/index.html. Information from Purdue Extension will be helpful as farmers move into decisions about replanting and recovery. For further information, please contact your local extension educator. If you need assistance locating your county extension office, the Purdue Extension office can be reached via phone at 765-494-8491.

USDA General Disaster Assistance: The new farm bill, which took effect prior to the flood, includes permanent disaster relief provisions. Rules for these programs are currently being developed. This should also help farmers that currently do not have crop insurance. Farmers should stay in contact with their local FSA office to stay abreast of the rules and requirements as they are developed.

THE LAND

Official damage assessments may take several weeks, but preliminary damage assessments indicate that most areas in flood plains are affected not only with major crop loss but also sizable damage to the land itself. For example, many farmers are reporting ***sediment build-up with sand and silt; washouts; debris; levy, dike or other protective waterway barriers*** destroyed or damaged by flooding. Also, rehabilitating these affected areas must occur to deal with immediate water issues and insuring productive capacity is restored on the farmland. For example, many of the affected fields cannot be replanted until debris, sediment and washouts are mitigated.

USDA has a myriad of emergency and traditional conservation programs that can pay for 50-90 percent of the cost. State, local and/or private matching funds are required to handle the remainder. Below are programs that are active in many counties.

Souce: Indiana State Department of Agriculture

The Indiana State Department of Agriculture Division of Soil Conservation (DSC) provides technical and financial assistance to citizens to solve erosion and sediment-related problems occurring on the land or impacting public waters. A member of the DSC field staff can ***assist you with assessing flood damage on your land*** and providing information on conservation funds that are available. DSC can be reached by calling 317-232- 8770 or online at www.in.gov/isda.

Emergency Conservation Program (ECP): This program provides individual farmers with ***grants of up to 75 percent of the cost*** for issues on their own farms. Sign up for this program begins June 23. Contact FSA at your local USDA Service Center, www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp

Emergency Watershed Program (EWP): Emergency Watershed Program (EWP): This program provides communities with funding for 75 percent of the costs to repair situations causing immediate threat to lives or property such as clearing debris from waterways, restoring vegetation, and stabilizing river banks. There is funding available both for short term urgent needs, and for longer term emergency work. In addition, dollars are available to obtain floodplain easements. Contact NRCS at your local USDA Service Center, www.in.nrcs.usda.gov/programs/EWP/EWPhomepage.html

This program provides communities with funding for 75 percent of the costs to repair situations causing immediate threat to lives or property such as clearing debris from clogged waterways, restoring vegetation, and stabilizing river banks. The remaining 25 percent must come from local sources and can be in the form of cash or in-kind services.

Conservation Reserve Program (CRP) and Conservation Reserve Enhancement Program (CREP): These programs pay as much as 90 percent of the cost to install waterways, filter and buffer strips and other conservation practices. Sign up is on-going for CRP but CREP currently is in only a few watersheds so contact you local USDA center to determine eligibility. Contact FSA at your local USDA Service Center, www.fsa.usda.gov/FSA/stateoffapp?mystate=in&area=home&subject=prog&topic=landing

LIVESTOCK AND ENVIRONMENTAL ASSISTANCE

Spill Reporting: To report or request assistance regarding a manure or ag chemical spill contact IDEM's spill hotline 24/7 at (317) 233-7745 or 888-233-7745. A potential spill can also be reported to begin the prevention process.

Feed, Seed, Fertilizer, and Pesticides: Questions should be directed to the Office of the Indiana State Chemist via phone at (765) 494-1492 or online at www.isco.purdue.edu.

Livestock: Questions regarding dead animal disposal should be referred to BOAH at (317) 227-0300 or online at www.in.gov/boah.

ORGANIC FARMERS

Organic farmers can apply for a variance by contacting Cissy Bowman, Hoosier Organic Marketing Education, (317) 539-4317 or cvof@iquest.net.

* Please note that this list is not comprehensive. Each individual may have additional needs and concerns that are not addressed on this list. We encourage you to visit www.in.gov for additional contacts and resources.

* Each individual must meet qualification criteria to be considered for benefits.